



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**

*Formed in the State of Florida*

Gavin N. Stewart, Esq.

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*Attorney for Specialized Loan Servicing LLC as  
servicing agent for HSBC Bank USA, National  
Association as Trustee for Nomura Home Equity  
Loan Trust, Series 2006-WF1 Asset Backed  
Pass-Through Certificates*

In re:

Thomas J. Laute, Sr.

*aka* Thomas Laute

*aka* Thomas James Laute, Sr.

*aka* Thomas Laute, Sr.

*aka* Thomas J. Laute

*aka* Thomas Laute

Debtor.

Chapter 13

Case No. 18-34645-ABA

Hearing Date: May 30, 2023

Judge Andrew B. Altenburg Jr.

**CONSENT ORDER RESOLVING MOTION TO  
VACATE AUTOMATIC STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: May 24, 2023**



Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Debtor: Thomas J. Laute, Sr.  
Case No.: 18-34645-ABA  
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE  
AUTOMATIC STAY AND CO-DEBTOR STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay and Co-Debtor Stay (“Motion”) filed by Specialized Loan Servicing LLC as servicing agent for HSBC Bank USA, National Association as Trustee for Nomura Home Equity Loan Trust, Series 2006-WF1 Asset Backed Pass-Through Certificates (“Creditor”), whereas the post-petition arrearage amount identified in the Motion was cured and, as of May 23, 2023, the loan is due for the June 1, 2023 payment, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **487 College Boulevard, Deptford, New Jersey 08090** (“Property”) provided that the Debtor complies with the following:
  - a. The Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the June 1, 2023 payment; and
  - b. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.
2. All direct payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**
3. The Debtor will be in default under the Consent Order if the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.
4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days’ notice to counsel

for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$188.00 respectively, to be paid through the Chapter 13 Plan.

**STIPULATED AND AGREED:**

/s/ S. Daniel Hutchison  
S. Daniel Hutchison, Esq.  
Law Office of S. Daniel Hutchison  
135 North Broad Street  
Woodbury, NJ 08096  
*Counsel to Debtor*

/s/ Gavin N. Stewart  
Gavin N. Stewart, Esq.  
Stewart Legal Group, P.L.  
401 East Jackson Street, Suite 2340  
Tampa, FL 33602  
*Counsel to Creditor*

In re:  
Thomas J. Laute, Sr.  
Debtor

Case No. 18-34645-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: May 24, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2023:**

Recip ID	Recipient Name and Address
db	+ Thomas J. Laute, Sr., 487 College Boulevard, Wenonah, NJ 08090-1116

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 26, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2023 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor HSBC Bank USA National Association as Trustee for Nomura Home Equity Loan Trust, Series 2006-WF1 Asset Backed Pass-Through Certificates dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor HSBC Bank USA National Association as Trustee for Nomura Home Equity Loan Trust, Series 2006-WF1 Asset Backed Pass-Through Certificates ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	

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User: admin

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Date Rcvd: May 24, 2023

Form ID: pdf903

Total Noticed: 1

on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com

S. Daniel Hutchison

on behalf of Debtor Thomas J. Laute Sr. sdhteamlaw@outlook.com,  
backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com

U.S. Trustee

USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 8